

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

In re: ROBERT THOR OLIVER
aka ROBERT OLIVER and
CHARLOTTE BREDEL OLIVER
aka CHARLOTTE OLIVER,

Case No. 8:11-bk-16750-CED
Chapter 7

Debtors.

AMERICAN EXPRESS CENTURION BANK,

Plaintiff,

Adv. Proc. No. 8:11-ap-01398-CED

vs.

ROBERT THOR OLIVER
aka ROBERT OLIVER
aka ROBERT T. OLIVER and
CHARLOTTE BREDEL OLIVER
aka CHARLOTTE OLIVER
aka CHARLOTTE B. OLIVER,

J.B. Volume 16
#2346

Defendants.

FINAL JUDGMENT BY CONSENT

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of Judgment pursuant to the Court's Order Granting Motion for Approval of Joint Stipulation to Judgment in Settlement of Adversary Proceeding. The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED AND ADJUDGED:

1. A Final Judgment be, and the same is hereby, entered on the Complaint in favor of American Express Centurion Bank, the Plaintiff, and against Robert Thor Oliver aka Robert Oliver aka Robert T. Oliver and Charlotte Bredel Oliver aka Charlotte Oliver aka Charlotte B. Oliver, the Defendants, in the amount of \$10,000.00, for which let execution issue, and the debt owed by the

Defendants to the Plaintiff in the amount of \$10,000.00 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. § 523(a)(2)(A).

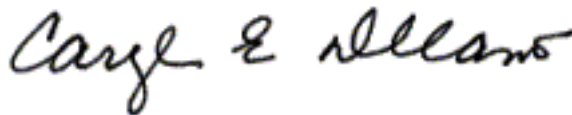
2. That pursuant to the Joint Stipulation to Judgment, the Defendants shall make payment to Plaintiff in the amount of \$10,000.00, to be paid in accordance with the terms set forth in the Joint Stipulation to Judgment.

3. The Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Defendants as long as the Defendants complies with the repayment terms set forth in the Stipulation to Judgment.

4. That in the event the Defendants default on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED in Tampa, Florida, on April 19, 2012

I CERTIFY THE FOREGOING TO BE A TRUE
AND CORRECT COPY OF THE ORIGINAL.
UNITED STATES BANKRUPTCY COURT
LEE ANN BENNETT, CLERK
Chris T.



CARYL E. DELANO
U.S. BANKRUPTCY JUDGE

Copy Furnished to:

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